

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE:	)	CHAPTER 7
	)	
SWIDERSKI, ROBERT J	)	CASE NO. 05-04988
ZICKUS, MARY A	)	
Debtor(s).	)	Hon. JACQUELINE P. COX

**TRUSTEE'S FINAL REPORT**

To: THE HONORABLE JACQUELINE P. COX  
BANKRUPTCY JUDGE

NOW COMES HORACE FOX, JR., Trustee herein, and respectfully submits to the Court and to the United States Trustee his Final Report in accordance with 11 U.S.C. §704(9).

1. The Petition commencing this case was filed on February 15, 2005. HORACE FOX, JR. was appointed Trustee on the February 15, 2005. The Trustee's bond in this case is included as part of the Trustee's blanket bond coverage.

2. The Trustee certifies that he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee has not found it advisable to oppose the Debtors discharge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.

3. The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$2,450.00. The property abandoned, or sought to be abandoned is \$500.00 of value in household goods, \$350.00 of value in clothing, \$600.00 in a 1993 Ford and \$1,000.00 in a 1995 Olds Regency.

4. A summary of the Trustee's Final Account as of May 1, 2007 is as follows:

a. RECEIPTS (See Exhibit C)	\$ 162,726.35
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b.	DISBURSEMENTS (See Exhibit C)	\$ 13,715.23
c.	NET CASH available for distribution	\$ 149,011.12
d.	TRUSTEE/PROFESSIONAL COSTS:	
1.	Trustee compensation requested (See Exhibit E)	\$6,332.70
2.	Trustee Expenses (See Exhibit E)	\$0.00
3.	Compensation requested by attorney or other professionals for trustee (See Exhibit F)	
(a.)	ARREDONDO & ASSOCIATES Accountant for Trustee Fees	\$3,000.00

5. The Bar Date for filing unsecured claims expired on November 1, 2005.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee (Exhibit D). The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a.	Allowed unpaid secured claims	\$0.00
b.	Chapter 7 administrative claims and 28 U.S.C. §1930 claims	\$9332.70
c.	Allowed Chapter 11 administrative claims	\$0.00
d.	Allowed priority claims	\$0.00
e.	Allowed unsecured claims	\$135,186.31

7. Trustee proposes that unsecured creditors receive a distribution of 100% of allowed claims plus 2.9600% interest. Pursuant to Court Order the Trustee previously paid \$8,000.00 to the Debtors.

8. Total compensation previously awarded to Trustee's counsel, accountant or other professional was \$3,680.00. Accountant for Trustee Fees, ARREDONDO & ASSOCIATES requested but not yet allowed is \$ 3,000.00. The total of Chapter 7 professional fees and expenses requested for final allowance is \$3,000.00.

9. A fee of \$500.00 was paid to Debtor's Counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

**WHEREFORE**, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowance of the administrative claims and expenses stated in this Report, and for such other relief as the Court shall deem proper.

RESPECTFULLY SUBMITTED

DATE: \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
HORACE FOX, JR.  
TRUSTEE NAME

\_\_\_\_\_  
6 EAST MONROE  
SUITE 1004  
CHICAGO, IL 60603  
ADDRESS

### **TASKS PERFORMED BY TRUSTEE**

Maintained estate's bookkeeping records, and filed the necessary reports with the Office of the U.S. Trustee.

Reviewed the schedules of assets and liabilities that the Debtors' filed.

Examined the Debtors' at the meeting of creditors.

Consulted with creditors and parties in interest regarding assets of the estate.

Reviewed the claims and objected to late claims and prepared the final report.

Oversaw counsel's closing of the real estate and counsel's preparation of pleadings to obtain approval for sale.

Oversaw accountant's filing of tax returns for state and federal taxing bodies.

Oversaw sale of debtors' residence.

### **EXHIBIT A**

**EXHIBIT B**

Case No: 05-04988 JBS Judge: JACK B. SCHMETTERER  
Case Name: SWIDERSKI, ROBERT J  
ZICKUS, MARY A  
For Period Ending: 05/01/07

Trustee Name: HORACE FOX, JR.  
Date Filed (f) or Converted (c): 02/15/05 (f)  
341(a) Meeting Date: 03/15/05  
Claims Bar Date:

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. re/ 6035 S. Narragansett, Chicago, IL 60638 (u) Debtor failed to list real estate, case closed, then voluntarily filed motion to reopen, listing real estate, thereby generating funds for creditors. This will be a surplus estate.	0.00	160,508.61		160,508.61	FA
2. Household Goods	500.00	0.00	DA	0.00	FA
3. clothes	350.00	0.00	DA	0.00	FA
4. 1993 Ford Escort	600.00	0.00	DA	0.00	FA
5. 1995 Olds Regency	1,000.00	0.00	DA	0.00	FA
6. Post-Petition Interest Deposits (u)	Unknown	N/A		2,217.74	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$ 2,450.00 \$ 160,508.61 \$ 162,726.35 \$0.00  
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor failed to disclose ownership of r/e and case closed. Debtor voluntarily filed motion to reopen (Granted 7.7.5) disclosing the r/e, thereby generating funds for creditors. July 30, 2005, 01:23 pm Debtor has filed a motion for an early distribution ( medical), which was granted. In August an attorney was hired to represent me in the closing of the real estate. I will employ an accountant and examine the claims. This will be a surplus estate.

To extent that the Amy and Mary Zickus claims encompass repayment for loans made to mother of debtor, they may be objectionable. Need order appointing accountant

Taxes have been completed and I have detail from accountant. Final report submitted to UST. Motion to pay debtor early denied.

FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Case No: 05-04988 JBS Judge: JACK B. SCHMETTERER  
Case Name: SWIDERSKI, ROBERT J  
ZICKUS, MARY A

Trustee Name: HORACE FOX, JR.  
Date Filed (f) or Converted (c): 02/15/05 (f)  
341(a) Meeting Date: 03/15/05  
Claims Bar Date:

Initial Projected Date of Final Report (TFR): 12/31/05 Current Projected Date of Final Report (TFR): 04/01/07

Date: \_\_\_\_\_  
HORACE FOX, JR.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION  
Honorable JACQUELINE P. COX

Bankruptcy  
Case No.

05-4988

Adversary  
No.

Date

July 7, 2005

Title of Case

IN RE ROBERT J. SWIDERSKI, MARRY ZIKOUS

Brief  
Statement of

MOTION TO REOPEN

Motion

Names and  
Addresses of

MICHAEL B. DEDIO

moving counsel

13037 WESTERN AVE

BLUE ISLAND, ILLINOIS 60406

Representing

DEBTORS

ORDER

MOTION TO REOPEN IS GRANTED. DEBTORS'

ORAL MOTION TO ALLOW THE SALE OF THE REAL

PROPERTY LOCATED AT 6035 S. MARGARET

CHICAGO, ILLINOIS IS GRANTED SUBJECT TO THE

INTERIM TRUSTEE'S SATISFACTION THAT THE PROPERTY

WILL BE SOLD FOR FAIR MARKET VALUE. ~~THE~~

INTERIM TRUSTEE SHALL HOLD THE PROCEEDS FROM THE

CLOSING UNTIL FURTHER ORDER OF COURT.

ENTERED:

J. Cox Jacqueline P. Cox

U.S. Bankruptcy Judge



**EXHIBIT C**

Case No: 05-04988 JBS  
 Case Name: SWIDERSKI, ROBERT J  
 ZICKUS, MARY A  
 Taxpayer ID No: \*\*\*\*\*9079  
 For Period Ending: 05/01/07

Trustee Name: HORACE FOX, JR.  
 Bank Name: BANK OF AMERICA  
 Account Number / CD #: \*\*\*\*\*8194 MONEY MARKET  
 Blanket Bond (per case limit): \$ 5,000,000.00  
 Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/30/05		First American Title Ins. Co. and Mary Zickus 7831 W. 95th Street Hickory Hills, IL 60457	proceeds, sale 6035 S. Narragansett	160,508.61		160,508.61
08/31/05	6	BANK OF AMERICA	Interest Rate 0.600	73.72		160,582.33
09/30/05	6	BANK OF AMERICA	Interest Rate 0.600	79.19		160,661.52
10/31/05	6	BANK OF AMERICA	Interest Rate 0.600	81.87		160,743.39
11/30/05	6	BANK OF AMERICA	Interest Rate 0.600	79.27		160,822.66
12/22/05	000101	Mary A. Zickus 11654 Troy Dr Merrionette Park IL 60803	early dist. see ct order 12.20.05 Early distr. pursuant to court order of 12.20.05 for medical reasons		8,000.00	152,822.66
12/30/05	6	BANK OF AMERICA	Interest Rate 0.600	81.95		152,904.61
01/31/06	6	BANK OF AMERICA	Interest Rate 0.600	78.45		152,983.06
02/28/06	6	BANK OF AMERICA	Interest Rate 1.000	108.97		153,092.03
03/31/06	6	BANK OF AMERICA	Interest Rate 1.000	130.02		153,222.05
04/27/06	000102	International Surities, Ltd 203 Carondelet St., Suite 500 New Orleans, LA 70130	bond premium check written manually for Sage from LaSalle account for \$50.06.		116.90	153,105.15
04/28/06	6	BANK OF AMERICA	Interest Rate 1.000	125.93		153,231.08
05/31/06	6	BANK OF AMERICA	Interest Rate 1.000	130.16		153,361.24
06/30/06	6	BANK OF AMERICA	Interest Rate 1.000	126.05		153,487.29
07/31/06	6	BANK OF AMERICA	Interest Rate 1.000	130.36		153,617.65
07/31/06	000103	Mandell Menkes LLC 333 West Wacker Suite 300 Chicago, Illinois 60606	attorney for trustee fees		3,680.00	149,937.65
08/31/06	6	BANK OF AMERICA	Interest Rate 1.000	127.65		150,065.30
09/11/06	000104	Michael Dedio 12757 S. Western Avenue, #101 Blue Island IL 60406	fees sp cnsl r/e/ct order 8.3.06 Mr. Dedio was appointed special counsel to close r/e.		1,800.00	148,265.30
09/29/06	6	BANK OF AMERICA	Interest Rate 1.000	122.70		148,388.00

Page Subtotals

161,984.90

13,596.90

Case No: 05-04988 JBS  
 Case Name: SWIDERSKI, ROBERT J  
 ZICKUS, MARY A  
 Taxpayer ID No: \*\*\*\*\*9079  
 For Period Ending: 05/01/07

Trustee Name: HORACE FOX, JR.  
 Bank Name: BANK OF AMERICA  
 Account Number / CD #: \*\*\*\*\*8194 MONEY MARKET

Blanket Bond (per case limit): \$ 5,000,000.00  
 Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/31/06	6	BANK OF AMERICA	Interest Rate 1.000	126.03		148,514.03
11/30/06	6	BANK OF AMERICA	Interest Rate 1.000	122.07		148,636.10
12/29/06	6	BANK OF AMERICA	Interest Rate 1.000	126.23		148,762.33
01/31/07	6	BANK OF AMERICA	Interest Rate 1.000	126.35		148,888.68
02/28/07	6	BANK OF AMERICA	Interest Rate 1.000	114.22		149,002.90
03/30/07	6	BANK OF AMERICA	Interest Rate 1.000	126.55		149,129.45
04/03/07	000105	INTERNATIONAL SURETIES, LTD SUITE 500 203 CARONDELET ST NEW ORLEANS, LA 70130	blanket bond allocation INTERNATIONAL SURETIES, LTD SUITE 500 203 CARONDELET ST, NEW ORLEANS, LA 70130		118.33	149,011.12

COLUMN TOTALS	162,726.35	13,715.23	149,011.12
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	162,726.35	13,715.23	
Less: Payments to Debtors		8,000.00	
Net	162,726.35	5,715.23	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
MONEY MARKET - *****8194	162,726.35	5,715.23	149,011.12
	162,726.35	5,715.23	149,011.12
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Trustee's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Page Subtotals 741.45 118.33

**Bank of America**



CUSTOMER CONNECTION  
BANK OF AMERICA, N.A.  
DALLAS, TEXAS 75283-2406

Account Number 3754418194  
01 01 148 06 M0000 E# 0  
Last Statement: 02/28/2007  
This Statement: 03/30/2007

HH

ESTATE OF  
SWIDERSKI, ROBERT J, DEBTOR  
ZICKUS, MARY A, DEBTOR  
HORACE FOX - TRUSTEE  
05-04988  
C/O GLOBAL GOVERNMENT BANKING  
\*\*\*\*\* TX1-492-09-13 \*\*\*\*\*

Customer Service  
1-877-757-8233

Page 1 of 2

Bankruptcy Case Number: 0504988

## SPECIAL MARKETS MONEY MARKET SAVINGS

### Account Summary Information

Statement Period 03/01/2007 - 03/30/2007	Statement Beginning Balance	149,002.90
Number of Deposits/Credits 1	Amount of Deposits/Credits	126.55
Number of Checks 0	Amount of Checks	.00
Number of Other Debits 0	Amount of Other Debits	.00
	Statement Ending Balance	149,129.45
Number of Enclosures 0	Service Charge	.00

### Interest Information

Amount of Interest Paid 126.55	Interest Paid Year-to-Date	367.12
Annual Percentage Yield Earned 1.00%		

### Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
03/30		126.55	INTEREST PAID ON 31 DAYS AVERAGE COLLECTED BALANCE OF \$149,002.90	09840003

### Daily Balances

Date	Ledger Balance	Collected Balance	Date	Ledger Balance	Collected Balance
02/28	149,002.90	149,002.90 ✓	03/30	149,129.45	149,129.45 ✓

4,29.27  
142

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

Honorable Jacqueline P. Cox Hearing Date 20 DEC 2005  
Bankruptcy Case No. 05B 4988 Adversary No. \_\_\_\_\_  
Title of Case In Re Robert J. Sunderski, Mary Zickus  
Brief Statement of Motion Motion For Partial Distribution of Bankruptcy Estate  
Names and Addresses of moving counsel Michael B. Dashi  
12757 WESTERN AVE, SUITE 101  
BLUE ISLAND, ILLINOIS 60406  
Representing DEBTOR MARY ZICKUS

ORDER

Debtor's Motion is granted. The Trustee shall remit the sum of \$8000.00 to her attorney for distribution to Mary Zickus without prejudice to any further distributions once all claims against the estate are adjudicated.

Jacqueline Cox  
Jacqueline P. Cox  
United States Bankruptcy Judge

05-04988:29.5:Application for Compensation:Proposed Order Entered: 6/8/2006 11:40:22 PM by:Bruce deMedici#039; Medici Page 1 of 1

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re ) Case No. 05-4988  
Robert J. Swiderski ) Chapter 7  
Mary Zickus )  
Debtors ) Hon. Jacqueline P. Cox  
Hearing Date: 6-29-06  
At 9:30 a.m.

**ORDER AWARDING AND AUTHORIZING  
PAYMENT OF COMPENSATION AND EXPENSES**

This matter came on to be heard on the final application of Mandell Menkes LLC for the allowance and payment of fees and costs; Mandell Menkes LLCs provided due notice; the Court conducted a hearing thereon, and being advised in the premises, orders as follows:

A. IT IS HEREBY ORDERED that final fees and costs are allowed as follows to Mandell Menkes LLC:

Compensation \$3,680.00

B. IT IS FURTHER ORDERED that the Trustee is directed to forthwith pay to Mandell Menkes LLC fees and costs in the following amounts.

Compensation \$3,680.00

*Jacqueline P. Cox*

Dated: 6-29-06

*J. Cox*

\_\_\_\_\_  
Bankruptcy Judge

Bruce deMedici #6184818  
Mandell Menkes LLC  
333 West Wacker Drive  
Suite 300  
Chicago, Illinois 60606  
312.251.1000  
154447.1

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

Honorable JUDGE JACQUELINE P. COX

Hearing Date 8/3, 2006

Bankruptcy 05-04988

Adversary No. \_\_\_\_\_

Title of Case IN RE ROBERT SWIDERSKI & MARY ZICKUS

Brief Statement of Motion MOTION FOR ~~FOR~~ APPROVAL OF ATTORNEY FEES

Names and Addresses of moving counsel MICHAEL B. DEDIO, 12757 WESTERN AVE, SUITE 101 BLUE ISLAND  
ILLINOIS 60406

Representing MARY ZICKUS, DEBTOR.

ORDER

IT IS HEREBY ORDERED THAT ATTORNEY MICHAEL DEDIO'S  
PETITION FOR ATTORNEY FEES IN THE AMOUNT OF \$1800.00  
IS HEREBY GRANTED. No one appeared  
to object to this effort to secure  
fees of \$1800.

ENTERED: Jacqueline P. Cox

J.P. Cox

August 3, 2006 (10:33 a.m.)

JUDGE JACQUELINE P. COX

UNITED STATES BANKRUPTCY COURT

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
Eastern Division

IN RE	)	CHAPTER 7
	)	
SWIDERSKI, ROBERT J	)	CASE NO. 05-04988
ZICKUS, MARY A	)	
Debtor(s).	)	Hon. Jacqueline P. Cox

**DISTRIBUTION REPORT**

I, HORACE FOX, JR., Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

**SUMMARY OF DISTRIBUTION:**

Chapter 7 Administrative Expenses:	\$9,332.70
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims (507(a)(3)-(a)(6)):	\$0.00
Secured Claims	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$49,448.70
Interest (726(a)(5)):	\$3,725.37
Surplus to Debtor (726(a)(6)):	\$85,737.61
<b>TOTAL AMOUNT TO BE DISTRIBUTED:</b>	<b>\$ 148,244.38</b>

**EXHIBIT D**



# REPORT OF DISTRIBUTION - CONT'D

<b>1. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a) & (b) and §507(a)(1) Chapter 7 Administrative Expenses and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6)	\$9,332.70	100.00

<b>CLAIM NUMBER</b>	<b>CREDITOR</b>	<b>AMOUNT OF ALLOWED CLAIM</b>	<b>AMOUNT OF DIVIDEND</b>
	HORACE FOX, JR., Statutory Comp.	\$6,332.70	\$6,332.70
	HORACE FOX, JR., Trustee Expenses	\$0.00	\$0.00
	ARREDONDO & ASSOCIATES, Accountant for Trustee Fees	\$3,000.00♦	\$3,000.00
♦This fee represents a voluntary reduction.			

<b>2. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a) & (b) and §507(a)(1) Chapter 11 administrative expenses	\$0.00	

<b>3. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)	\$0.00	

<b>4. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(3) - Wages, salaries or commissions limited to \$10,000.00	\$0.00	
<b>5. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(4) - Contributions Employee Benefit Plans	\$0.00	
<b>6. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(5) - Farmers' and Fishermans' claims to the extent of \$4,925.	\$0.00	
<b>7. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(6) - Deposits of consumers to the extent of \$2,225	\$0.00	
<b>8. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(7) - Alimony, Maintenance and Support	\$0.00	
<b>9. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§724(b) - Secured Tax Lien Claims	\$0.00	

<b>10. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(8) - Unsecured Tax Claims excluding fines and penalties	\$0.00	

<b>11. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(9) - Capital Commitments to Federal Depository Institutions	\$0.00	

<b>12. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(2) - General Unsecured Claims To be paid <u>prorata</u> after costs of administration and priority claims are paid in full	\$49,448.70	107.53

<b>CLAIM NUMBER</b>	<b>CREDITOR</b>	<b>AMOUNT OF ALLOWED CLAIM</b>	<b>AMOUNT OF DIVIDEND</b>
000002	AMERICAN EXPRESS CENTURION BANK, General Unsecured 726(a)(2)	\$1,399.95	\$1,505.42
000004	AMY ZICKUS, General Unsecured 726(a)(2)	\$7,101.54	\$7,636.56
000001	DISCOVER FINANCIAL SERVICES, General Unsecured 726(a)(2)	\$5,801.04	\$6,238.08
000003	GEORGE J. DANGLES, MD, General Unsecured 726(a)(2)	\$2,395.00	\$2,575.43
000005	MARY ANN ZICKUS, General Unsecured 726(a)(2)	\$32,751.17	\$35,218.58

<b>13. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(3) - Tardily filed unsecured claims	\$0.00	

<b>14. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(4) - Fines/penalties	\$0.00	

<b>15. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
Subordinated General Unsecured	\$0.00	

<b>16. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(5) - Interest	\$0.00	

<b>17. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(6) - Surplus to Debtor	\$85,737.61	100.00

<b>CLAIM NUMBER</b>	<b>CREDITOR</b>	<b>AMOUNT OF ALLOWED CLAIM</b>	<b>AMOUNT OF DIVIDEND</b>
	SWIDERSKI, ROBERT J, Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	\$85,737.61	\$85,737.61

<b>18. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§506 - Secured Claims	\$0.00	

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

<b>TYPE OF CLAIM</b>	<b>CLAIM NUMBER</b>	<b>CREDITOR AND ADDRESS</b>	<b>AMOUNT OF CLAIM</b>	<b>DISALLOWED/ WITHDRAWN (DESIGNATE)</b>
------------------------------	-------------------------	-------------------------------------	--------------------------------	--

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: \_\_\_\_\_ ]

Form ntcftfc7

***United States Bankruptcy Court***  
***Northern District of Illinois***  
***Eastern Division***  
***219 S Dearborn***  
***7th Floor***  
***Chicago, IL 60604***

In Re:

Robert J Swiderski  
SSN: xxx-xx-6019 EIN: N.A.

Case No. : 05-04988  
Chapter : 7  
Judge : Jacqueline P. Cox

Mary A Zickus  
SSN: EIN: N.A.  
aka Mary A Swiderski, aka Mary A Pietrowski

Debtor's Attorney:  
Michael B Dedio  
13037 South Western Avenue  
Blue Island, IL 60406  
708 385-3778

Trustee:  
Horace Fox JR  
Lehman & Fox  
6 E Monroe St  
Chicago, IL 60603  
(312) 332-5642

**NOTICE FIXING TIME FOR FILING CLAIMS**

To the Debtor(s), Creditors, and other Parties in Interest:

A petition under Chapter 7 of the U.S. Bankruptcy Code has been filed by (or against) the above-named debtor(s) on **February 15, 2005**.

1. The first date fixed for the meeting of creditors was
2. **November 1, 2005** is fixed as the last day for the filing of claims by creditors other than governmental units.
3. **November 1, 2005** is fixed as the last day for filing or claims by governmental units.

You are further notified that it appeared, from the schedule of the debtor(s), that there were no assets from which any dividend could be paid to the creditors.

It now appears that the payment of a dividend may be possible.

In order to have a claim allowed and share in any distribution from the estate, a creditor must file a claim, whether or not the creditor was included in the schedules filed by the debtor(s). Claims which are not filed on or before the above date fixed as the last day for the filing of claims will not be timely, except as otherwise provided by law. A claim may be filed in person or by mail on an official form prescribed for a proof of claim. If you wish to file a claim, please use the claim form on the reverse side.

For the Court,

Dated: August 3, 2005

Kenneth S. Gardner , Clerk  
United States Bankruptcy Court



**FORM B10** (Official Form 10)(04/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS		PROOF OF CLAIM
<div>Name of Debtor Robert J Swiderski Mary A Zickus</div> <div>Case Number 05-04988</div> <div>Judge Initials: JPC</div>		<div>Trustee  File Claim Form With: United States Bankruptcy Court P.O. Box A3613 Chicago, Illinois 60690-3612</div> <div> 05-04988</div>
<div>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.</div>		
<div>Name of Creditor (The person or other entity to whom the debtor owes money or property):</div> <div>Name and Address where notices should be sent:</div> <div>Telephone Number:</div>		<div><input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.</div> <div><input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case.</div> <div><input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.</div> <div>THIS SPACE IS FOR COURT USE ONLY</div>
<div>Account or other number by which creditor identifies debtor:</div>		<div>Check here if <input type="checkbox"/> replaces a previously filed claim, dated: _____ <input type="checkbox"/> amends</div>
<div>1. Basis for Claim</div> <div><input type="checkbox"/> Goods sold</div> <div><input type="checkbox"/> Services performed</div> <div><input type="checkbox"/> Money loaned</div> <div><input type="checkbox"/> Personal injury/wrongful death</div> <div><input type="checkbox"/> Taxes</div> <div><input type="checkbox"/> Other _____</div> <div><input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. §1114(a)</div> <div><input type="checkbox"/> Wages, salaries, and compensation (fill out below) Last four digits of SS #: _____ Unpaid compensation for services performed from _____ to _____ (date) (date)</div>		
<div>2. Date debt was incurred:</div>		<div>3. If court judgment, date obtained:</div>
<div>4. Total Amount of Claim at Time Case Filed: \$ _____ (unsecured) (secured) (priority) (Total)</div> <div>If all or part of your claim is secured or entitled to priority, also complete Item 5 or 7 below.</div> <div><input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.</div>		
<div>5. Secured Claim.</div> <div><input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff).</div> <div>Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____</div> <div>Value of Collateral: \$ _____</div> <div>Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____</div>		<div>7. Unsecured Priority Claim.</div> <div><input type="checkbox"/> Check this box if you have an unsecured priority claim</div> <div>Amount entitled to priority \$ _____</div> <div>Specify the priority of the claim:</div> <div><input type="checkbox"/> Wages, salaries, or commissions (up to \$10,000)* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3).</div> <div><input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(4).</div> <div><input type="checkbox"/> Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6).</div> <div><input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7).</div> <div><input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).</div> <div><input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).</div> <div><small>*Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment. \$10,000 and 180-day limits apply to cases filed on or after 4/20/05. Pub. L. 109-8.</small></div>
<div>6. Unsecured Nonpriority Claim \$ _____</div> <div><input type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.</div>		<div>THIS SPACE IS FOR COURT USE ONLY</div>
<div>8. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.</div> <div>9. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.</div> <div>10. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.</div>		
<div>Date</div>	<div>Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):</div>	

*Penalty for presenting fraudulent claim:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



FORM B10 (Official Form 10)(04/04)

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.

### --- DEFINITIONS ---

#### **Debtor**

The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.

#### **Creditor**

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

#### **Proof of Claim**

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.

#### **Secured Claim**

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property.

Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set, or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim. (See also *Unsecured Claim*.)

#### **Unsecured Claim**

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

#### **Unsecured Priority Claim**

Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as *Unsecured Nonpriority Claims*.

### Items to be completed in Proof of Claim form (if not already filled in)

#### **Court, Name of Debtor, and Case Number:**

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the court, all of this information is near the top of the notice.

#### **Information about Creditor:**

Complete the section giving the name, address, and telephone number of the creditor to whom the debtor owes money or property, and the debtor's account number, if any. If anyone else has already filed a proof of claim relating to this debt, if you never received notices from the bankruptcy court about this case, if your address differs from that to which the court sent notice, or if this proof of claim replaces or changes a proof of claim that was already filed, check the appropriate box on the form.

#### **1. Basis for Claim:**

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in the last four digits of your social security number and the dates of work for which you were not paid.

#### **2. Date Debt Incurred:**

Fill in the date when the debt first was owed by the debtor.

#### **3. Court Judgments:**

If you have a court judgment for this debt, state the date the court entered the judgment.

#### **4. Total Amount of Claim at Time Case Filed:**

Fill in the applicable amounts, including the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges.

#### **5. Secured Claim:**

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of the documentation of your lien, and state the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above).

#### **6. Unsecured Nonpriority Claim:**

Check the appropriate place if you have an unsecured nonpriority claim, sometimes referred to as a "general unsecured claim". (See DEFINITIONS, above). If your claim is partly secured and partly unsecured, state here the amount that is unsecured. If part of your claim is entitled to priority, state here the amount **not** entitled to priority.

#### **7. Unsecured Priority Claim:**

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

#### **8. Credits:**

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor.

#### **9. Supporting Documents:**

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or, if the documents are too lengthy, a summary of those documents. If documents are not available, you must attach an explanation of why they are not available.

**BAE SYSTEMS**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 05-04988

User: ahamilton  
Form ID: ntcftfc7

Page 1 of 1  
Total Served: 24

Date Rcvd: Aug 03, 2005

The following entities were served by first class mail on Aug 05, 2005.

db +Robert J Swiderski, 11654 S Troy, Merrionett Park, IL 60803-4549  
jdb +Mary A Zickus, 11654 S Troy, Merrionett Park, IL 60803-4549  
aty +Joshua J Wallar, Mandell, Menkes & Surdyk LLC, 333 West Wacker Drive, Ste 300,  
Chicago, IL 60606-1252  
aty +Michael B Dedio, 13037 South Western Avenue, Blue Island, IL 60406-2418  
tr +Horace Fox, JR, Lehman & Fox, 6 E Monroe St, Chicago, IL 60603-2704  
8939877 +Cardiology Diagnostic Services, P.O. Box 616, Forest Park, IL 60130-0616  
8939878 +Cavalry, PO Box 1030, Hawthorne, NY 10532-7509  
8939880 +Dependon Collection Service, PO Box 60474, River Forest, IL 60305-6074  
8939882 +Figi's Inc., Marshfield, WI 54404-0001  
8939883 +George J. Dangles, MD, 4340 West 95th Street, Oak Lawn, IL 60453-2696  
8939884 +Harris And Harris, C/O Advocate - Christ Hospital, 600 W. Jackson, Suite 700,  
Chicago, IL 60661-5629  
8939885 Household Credit Services, Attention Legal Department, P.O. Box 17051,  
Baltimore, MD 21297-1051  
8939886 ILLinois Department Of Employment Sec., PO Box 19286, Springfield, IL 62794-9286  
8939873 +Michael B Dedio, Attorney At Law, 13037 S Western Avenue, Blue Island, IL 60406-2418  
8939887 +NCO Financial, PO Box 8148, Philadelphia, PA 19101-8148  
8939888 +NCO Financial Systems, PO Box 41747, Philadelphia, PA 19101-1747  
8939871 +Swiderski Robert J, 11654 S Troy, Merrionett Park, IL 60803-4549  
8939889 +Washington Mutual Finance, LLC, 434 E. 162nd Street, South Holland, IL 60473-2258  
8939872 +Zickus Mary A, 11654 S Troy, Merrionett Park, IL 60803-4549

The following entities were served by electronic transmission on Aug 04, 2005 and receipt of the transmission was confirmed on:

8939874 EDI: BECKLEE.COM Aug 03 2005 21:14:00 American Express, c/o Becket and Lee LLP, POB 3001,  
Malvern PA 19355-0701  
8939875 EDI: ARROW.COM Aug 03 2005 21:13:00 Arrow Financial Services, 21031 Network Place,  
Chicago, IL 60678-1031  
8939876 EDI: CAPITALONE.COM Aug 03 2005 21:14:00 Capital One Services, Attention Bankruptcy Dept.,  
PO Box 60000, Seattle, WA 98190-6000  
8939879 EDI: CHASE.COM Aug 03 2005 21:14:00 Chase, Bankruptcy Dept., P.O. Box 52195,  
Phoenix, AZ 85072-2195  
8939881 EDI: DISCOVER.COM Aug 03 2005 21:14:00 Discover, Bankruptcy Department, PO Box 30395,  
Salt Lake City, UT 84130-0395  
8939885 EDI: HFC.COM Aug 03 2005 21:14:00 Household Credit Services, Attention Legal Department,  
P.O. Box 17051, Baltimore, MD 21297-1051

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2005

Signature:

